

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cynthia Florence Dmochowski, *et al.*

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Title: ONLINE CAPITAL APPROVAL PROCESS

Grp./A.U.: 3691

Examiner: I. Jung Liu Confirmation No.: 8740

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being electronically filed  
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(Signature of the person signing the certificate)

Sir:

**AMENDMENT UNDER 37 C.F.R. § 1.111**

In response to the Examiner's Action mailed November 6, 2006, please amend the above-identified Application as follows: